

Andrew J. Ogilvie (SBN 57932)
Carol M. Brewer (SBN 214035)
Anderson, Ogilvie & Brewer LLP
1736 Stockton Street, Ground Floor
San Francisco, CA 94133
T: (415) 651-1952
andy@aoblawyers.com
carol@aoblawyers.com

James A. Francis (*pro hac vice*)
John Soumilas (*pro hac vice*)
David A. Searles (*pro hac vice*)
Francis & Mailman, P.C.
Land Title Bldg, Suite 1902
100 South Broad Street
Philadelphia, PA 19110
T: (215) 735-8600
F: (215) 940-8000
jfrancis@consumerlawfirm.com
jsoumilas@consumerlawfirm.com
dsearles@consumerlawfirm.com

*Attorneys for Plaintiff, Sergio L. Ramirez
And the Certified Class*

**UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA**

SAN FRANCISCO DIVISION

SERGIO L. RAMIREZ, on behalf of
himself and all others similarly situated,

Plaintiff,

v.

TRANS UNION, LLC,

Defendant.

Case No. 12 cv-00632-JSC

**JOINT SIMPLIFIED STATEMENT OF
THE CASE**

Ladies and Gentlemen of the Jury:

This is a class action case under the Fair Credit Reporting Act or "FCRA." The FCRA is a federal law that governs the behavior of consumer reporting agencies, which are also known as credit bureaus. A class action is a type of case where the similar claims of numerous people can be

1 decided in one trial. I have ruled earlier that it is appropriate for this case to be tried as a class
2 action.

3 The Plaintiff, Sergio L. Ramirez, brought this lawsuit, and he will also be called the “class
4 representative.” The job of the class representative is to present evidence on behalf of the class and
5 to represent the class’ interests at trial. Whatever your verdict is as to Mr. Ramirez, it will be the
6 same as to every member of the class.

7 Mr. Ramirez may attend the trial, but no other class member need be present at this trial.
8 In class actions, class members do not usually attend trial.

9 The Defendant, TransUnion, is a consumer reporting agency or credit bureau. The FCRA
10 requires TransUnion, whenever it reports about a consumer, to follow reasonable procedures to
11 assure maximum possible accuracy of the information in the report. The FCRA also requires
12 TransUnion to provide certain information to consumers whenever they request their own reports,
13 known as file disclosures.

14 Mr. Ramirez and the class claim that TransUnion willfully violated these FCRA
15 requirements. TransUnion claims that it followed the law, and that even if a violation of the law
16 occurred, the violation was not willful.

17 In this trial, you will be asked to determine: Whether TransUnion willfully violated the
18 FCRA; and if a willful violation occurred, how much money the class should receive.

19 [Continue with preliminary instructions]
20
21
22
23
24
25
26
27

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28

Dated: May 11, 2017

Respectfully Submitted,

STROOCK & STROOCK & LAVAN LLP
JULIA B. STRICKLAND
STEPHEN J. NEWMAN
BRIAN C. FRONTINO
JASON S. YOO

By: s/ Stephen J. Newman
Stephen J. Newman

Dated: May 11, 2017

Attorneys for Defendant
TRANS UNION LLC

ANDERSON, OGILVIE & BREWER, LLP
ANDREW J. OGILVIE

FRANCIS & MAILMAN, P.C.
JOHN SOUMILAS

By: s/ John Soumilas
John Soumilas

Attorneys for Plaintiff
SERGIO L. RAMIREZ